

FORM PTO-1449

U.S. DEPARTMENT OF COMMERCE  
PATENT AND TRADEMARK OFFICEATTY. DOCKET NO.  
ALAMM.002AAPPLICATION NO.  
09/921,733INFORMATION DISCLOSURE STATEMENT  
BY APPLICANTAPPLICANT  
Michael T. AaronsFILING DATE  
August 3, 2001GROUP  
2131

USE SEVERAL SHEETS IF NECESSARY)

MAR 12 2002

## U.S. PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE (IF APPROPRIATE)
MON	6,105,137	08/15/00	Graunke et al.	713	201	
↓	6,188,659 B1	02/13/01	Mueller et al.	369	59	

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## FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION
						YES NO

EXAMINER  
INITIAL

## OTHER DOCUMENTS (INCLUDING AUTHOR, TITLE, DATE, PERTINENT PAGES, ETC.)

MON	International Search Report mailed February 8, 2002 in corresponding International Application No. PCT/US01/41573.

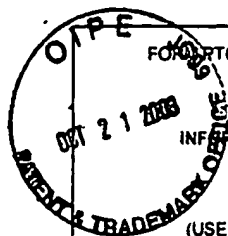
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EXAMINER INITIAL		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
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	11							
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## OTHER DOCUMENTS (INCLUDING AUTHOR, TITLE, DATE, PERTINENT PAGES, ETC.)

EXAMINER INITIAL		
man	17	PCT International Preliminary Examination Report International Application No. PCT/US01/41573 mailed July 18, 2003.
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<i>mon</i>	1	5,745,678	04/28/98	Herzberg, et al.			
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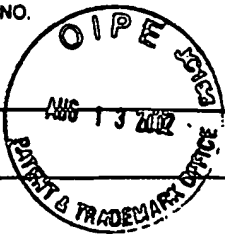
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<i>mon</i>	17	PCT Written Opinion for International Application No. PCT/US01/41573 mailed March 17, 2003.
	18	
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EXAMINER <i>Nguyen</i>	DATE CONSIDERED <i>6/20/05</i>
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	APPLICANT Michael T. Aarons	
	FILING DATE August 3, 2001	GROUP 2131



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mon	5,984,368	11/18/99	Priddy				
✓	5,758,978	5/26/88	Soltész, et al.				

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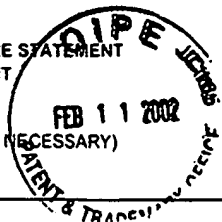
FOREIGN PATENT DOCUMENTS							
EXAMINER INITIAL	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
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mon	PCT Written Opinion mailed June 4, 2002, International Application No. PCT/US01/12393

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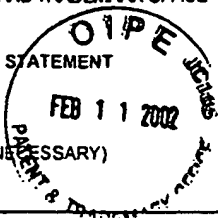
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mm	1	4,614,861	09/30/1986	Pavlov et al.			
	2	4,641,017	02/03/1987	Lopata			
	3	4,812,633	03/14/89	Vogelgesang, et al.			
	4	4,868,373	08/19/1989	Opheiji et al.			
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	6	5,059,774	10/22/91	Kubo, et al.			
	7	5,107,099	04/21/1992	Smith			
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	12	5,882,555	03/16/99	Rohde et al.			
	13	5,942,744	08/24/99	Kamo et al.			
	14	6,016,298	01/18/00	Fischer			
	15	6,021,030	02/01/2000	Weinberger			
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	17	6,189,055	02/13/2001	Eisele et al.			

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EXAMINER INITIAL		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION
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<i>mn</i>	18 Bank Systems + Technology, March 2000; E-Payment Choices, Internet Debit Emerges as Credit Card Alternative by Russell Redman.
	19 Results of computer database search using research terms: NYCE & (Safe Debit or Safedebit?) conducted September 1, 2000.
	20 U. S. Patent Application Publication No. US 2001/0008015 A1 published July 12, 2001 by VU et al.
	21 U.S. Patent Application Publication No. US 2001/0013023 A1 published August 9, 2001 by OSHIMA et al.
	22 U.S. Patent Application Publication No. US 2001/0029490 A1 published October 11, 2001 by Inamochi.
	23 U.S. Patent Application Publication No. US 2001/0039535 A1 published November 8, 2001 by Tsiounis et al.
	24 U.S. Patent Application Publication No. US 2001/0055132 A1 published December 27, 2001 by OSHIMA et al.
	25 International Search Report in PCT Application No. PCT/US07/12393 dated July 12, 2001.
<i>✓</i>	26 Printout from web site <a href="http://www.cdccash.co.kr/english">http://www.cdccash.co.kr/english</a> , printed on January 22, 2002.
	27 Printout from web site <a href="http://www.movemoney.com">http://www.movemoney.com</a> , printed on January 22, 2002.

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EXAMINER <i>nguyenb</i>	DATE CONSIDERED <i>6/20/05</i>
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